

## Information to identify the case:

Debtor 1:	<b>William B Benkovich</b>	Social Security number or ITIN:	xxx-xx-4616
	First Name Middle Name Last Name	EIN:	--_-----
Debtor 2:	<b>Pamela D. Benkovich</b>	Social Security number or ITIN:	xxx-xx-6800
(Spouse, if filing)	First Name Middle Name Last Name	EIN:	--_-----
United States Bankruptcy Court:	District of New Jersey	Date case filed in chapter:	13 4/30/18
Case number:	<b>18-18665-KCF</b>	Date case converted to chapter:	7 7/10/18

## Official Form 309A (For Individuals or Joint Debtors)

## Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

Undeliverable notices will be sent by return mail to the debtor. It is the debtor's responsibility to obtain the party's correct address, resend the returned notice, and notify this office of the party's change of address. Failure to provide all parties with a copy of this notice may adversely affect the debtor as provided by the Bankruptcy Code.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	William B Benkovich	Pamela D. Benkovich
2. All other names used in the last 8 years		
3. Address	20 Seaton Road Toms River, NJ 08755	20 Seaton Road Toms River, NJ 08755
4. Debtor's attorney Name and address	Bruce W. Radowitz 636 Chestnut Street Union, NJ 07083	Contact phone (908) 687-2333
5. Bankruptcy trustee Name and address	John W. Hargrave Law Offices of John W. Hargrave 117 Clements Bridge Road Barrington, NJ 08007	Contact phone (856) 547-6500

For more information, see page 2 &gt;

<b>6. Bankruptcy clerk's office</b>  Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . (800) 676-6856	402 East State Street Trenton, NJ 08608 Additional information may be available at the Court's Web Site: <a href="http://www.njb.uscourts.gov">www.njb.uscourts.gov</a> .	Hours open: 8:30 AM – 4:00 p.m., Monday – Friday (except holidays)  Contact phone 609-858-9333  Date: 7/11/18
<b>7. Meeting of creditors</b>  <b>Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.</b>  All individual debtors must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.	<b>August 6, 2018 at 12:30 PM</b>  The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location:  <b>Clarkson S. Fisher Federal Courthouse, 402 East State Street, Room 129, Trenton, NJ 08608-1507</b>
<b>8. Presumption of abuse</b>  If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
<b>9. Deadlines</b>  The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>Filing deadline: 10/5/18</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"> <li>• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li> <li>• if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li> </ul> <b>You must file a motion:</b> <ul style="list-style-type: none"> <li>• if you assert that the discharge should be denied under § 727(a)(8) or (9).</li> </ul> <b>WRITING A LETTER TO THE COURT OR THE JUDGE IS NOT A SUBSTITUTE FOR FILING AN ADVERSARY COMPLAINT OBJECTING TO DISCHARGE OR DISCHARGEABILITY. IN NO CIRCUMSTANCE WILL WRITING A LETTER PROTECT YOUR RIGHTS.</b>  <b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection. <b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors	
<b>10. Proof of claim</b>  Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	

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**12. Exempt property**

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at [www.pacer.gov](http://www.pacer.gov). If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.

**Certificate of Notice Page 4 of 5**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 William B Benkovich  
 Pamela D. Benkovich  
 Debtors

Case No. 18-18665-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 39

Date Rcvd: Jul 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2018.

db/jdb  
 517485774 +William B Benkovich, Pamela D. Benkovich, 20 Seaton Road, Toms River, NJ 08755-6418  
 +Bayview Loan Servicing LLC c/o, Shapiro & Denardo, LLC, 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242  
 517485776 +Best Buy, PO Box 17298, Louisville, KY 40217  
 517485777 +Citi Card, PO Box 9001037, Louisville, KY 40290-1037  
 517543527 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493  
 517485782 +Macy, PO Box 78008, Phoenix, AZ 85062-8008  
 517485784 +NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366  
 (address filed with court: Nissan Motor Accept. Corp., PO Box 371491, Pittsburgh, PA 15250-7491)  
 517520497 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366  
 517485785 +Nissan Motor Acceptance, PO Box 742657, Cincinnati, OH 45274-2657  
 517617425 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)  
 517485786 +Sears, PO Box 78051, Phoenix, AZ 85062-8051  
 517485792 +Summit Medical Group, PA, Attn #8549X, PO Box 14000, Belfast, ME 04915-4033  
 517485793 +Synchrony Bank c/o Selip & Stylianou LLP, 10 Forest Avenue ste 300, PO Box 914, Paramus, NJ 07653-0914  
 517544235 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: bradowitz@comcast.net Jul 11 2018 23:29:14 Bruce W. Radowitz, 636 Chestnut Street, Union, NJ 07083  
 tr +EDI: FJWHARGRAVE.COM Jul 12 2018 02:53:00 John W. Hargrave, Law Offices of John W. Hargrave, 117 Clements Bridge Road, Barrington, NJ 08007-1803  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 11 2018 23:30:29 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 11 2018 23:30:24 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235  
 517485772 +EDI: AMEREXPR.COM Jul 12 2018 02:53:00 American Express, PO Box 1270, Newark, NJ 07101-1270  
 517610607 EDI: BECKLEE.COM Jul 12 2018 02:53:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517485775 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Bed Bath & Beyond, PO Box 659834, San Antonio, TX 78265-9134  
 517547501 EDI: BL-BECKET.COM Jul 12 2018 02:53:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 517485778 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Comenity- New York & Co, PO Box 659728, San Antonio, TX 78265-9728  
 517485779 EDI: IRS.COM Jul 12 2018 02:53:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346  
 517485780 +EDI: CBSKOHLS.COM Jul 12 2018 02:53:00 Koh's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983  
 517630747 EDI: RESURGENT.COM Jul 12 2018 02:53:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 517592619 +EDI: MID8.COM Jul 12 2018 02:53:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011  
 517621351 EDI: NAVIENTFKASMSERV.COM Jul 12 2018 02:53:00 NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640  
 517485783 +EDI: NAVIENTFKASMSERV.COM Jul 12 2018 02:53:00 Navient, PO Box 9500, Wilkes Barre, PA 18773-9500  
 517633574 EDI: NAVIENTFKASMSERV.COM Jul 12 2018 02:53:00 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635  
 517630185 EDI: PRA.COM Jul 12 2018 02:53:00 Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541  
 517618273 EDI: Q3G.COM Jul 12 2018 02:53:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788  
 517589138 EDI: Q3G.COM Jul 12 2018 02:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788  
 517485787 +E-mail/Text: collections@sharonview.org Jul 11 2018 23:30:21 Sharonview Federal Credit Union, PO Box 2070, Fort Mill, SC 29716-2070  
 517485788 +E-mail/Text: collections@sharonview.org Jul 11 2018 23:30:21 Sharonview Federal Credit Union, PO Box 2711, Omaha, NE 68103-2711  
 517493265 +EDI: RMSC.COM Jul 12 2018 02:53:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 517485794 EDI: TFSR.COM Jul 12 2018 02:53:00 Toyota Financial Services, PO Box 371339, Pittsburgh, PA 15250-7339  
 517485795 +EDI: VERIZONCOMB.COM Jul 12 2018 02:53:00 Verizon, PO Box 408, Newark, NJ 07101-0408

District/off: 0312-3

User: admin  
Form ID: 309A

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Total Noticed: 39

Date Rcvd: Jul 11, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

517485796 +EDI: WFNNB.COM Jul 12 2018 02:53:00 Victoria Secret, Po Box 659728,  
San Antonio, TX 78265-9728

TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

517485781 Linden Police and Fire FCU  
517485773\* +American Express, PO Box 1270, Newark, NJ 07101-1270  
517485791\* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
TRENTON NJ 08646-0245  
(address filed with court: State of New Jersey, Divison of Taxation, PO Box 245,  
Trenton, NJ 08695)  
517485789\* +Sharonview Federal Credit Union, Po Box 2711, Omaha, NE 68103-2711  
517485790\* +Sharonview Federal Credit Union, Po Box 2711, Omaha, NE 68103-2711

TOTALS: 1, \* 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 13, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2018 at the address(es) listed below:

Albert Russo docs@russotrustee.com  
Bruce W. Radowitz on behalf of Debtor William B Benkovich bradowitz@comcast.net,  
r45676@notify.bestcase.com  
Bruce W. Radowitz on behalf of Joint Debtor Pamela D. Benkovich bradowitz@comcast.net,  
r45676@notify.bestcase.com  
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net  
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation  
kmcDonald@kmlawgroup.com, bkgroup@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7